

Table I.C.3.b(1996) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.5%	15.1%	13.6%	17.1%	17.7%	18.8%	15.1%	18.3%
Industry group **								
Agric., fish., forest.	19.5%	--	--	--	--	--	15.5%	23.4%
Mining	14.6%*	0.4%*	1.9%*	46.7%	31.9%	4.5%*	10.1%*	15.7%*
Construction	16.4%	26.0%	9.7%*	13.0%	18.4%	16.8%	15.5%	17.2%
Manufacturing	15.4%	17.5%*	15.2%	16.8%	13.2%	16.4%	17.2%	15.1%
Transp., commu., util.	13.1%	13.9%*	15.8%*	13.2%	20.7%	10.3%	15.8%	12.6%
Wholesale trade	17.3%	14.6%	11.1%	15.0%	20.8%	17.3%	13.9%	18.4%
Retail Trade	22.3%	14.3%	19.8%	23.2%	26.4%	22.4%	18.5%	23.5%
Fin., ins., real est.	21.2%	12.0%	11.1%*	18.5%	20.9%	25.8%	12.9%	23.7%
Services	16.8%	14.9%	12.7%	16.2%	16.1%	19.4%	14.2%	17.9%
Unknown	2.8%*	3.3%*	0.0%	0.0%	0.0%	0.0%	2.8%*	0.0%
Ownership								
For profit, incorporated	17.8%	15.9%	14.4%	17.7%	18.1%	19.0%	15.6%	18.6%
For profit, unincorporated	20.0%	13.1%	11.3%*	23.4%	18.9%	27.3%	14.8%	22.9%
Nonprofit	15.3%	13.9%*	7.1%*	10.8%	15.9%	18.2%	10.8%	16.3%
Unknown	13.4%	13.4%*	26.7%*	14.8%*	19.7%	10.9%*	17.6%*	12.6%
Age of firm								
Less than 5 years	15.5%	12.8%	13.6%*	19.1%	20.2%	15.3%*	13.6%	19.7%
5-9 years	13.8%	14.5%	16.0%	14.1%	8.9%*	17.5%	15.1%	12.4%
10-19 years	16.2%	17.3%	12.6%	14.5%	20.3%	17.1%	14.8%	17.8%
20 or more years	17.8%	14.5%	12.7%	19.1%	16.7%	20.6%	15.5%	18.6%
Unknown	18.6%	28.7%	20.1%	16.4%	20.1%	18.3%	17.8%	18.7%
Multi/single status								
2 or more locations	18.3%	22.5%	13.8%	17.6%	18.8%	18.3%	15.1%	18.5%
1 location only	16.0%	14.9%	13.5%	16.8%	15.5%	32.0%	15.1%	17.4%
Percent full-time employees								
Less than 25%	18.7%	11.7%*	14.7%*	22.4%	22.4%	18.0%	17.1%	19.4%
25-49 %	18.9%	13.2%*	14.5%*	22.3%	16.8%	19.5%	19.6%	18.5%
50-74 %	18.7%	15.5%	15.4%	16.6%	22.4%	18.7%	15.4%	19.9%
75% or more	17.3%	15.2%	13.3%	16.8%	17.2%	18.8%	14.8%	18.1%
Union presence								
No union employees	18.5%	14.8%	14.7%	17.8%	18.8%	21.7%	15.5%	19.9%
Has union employees	13.7%	22.5%*	5.5%*	12.3%	15.7%	13.1%	12.7%	13.9%
Unknown	16.5%	15.1%	10.3%*	14.3%	13.4%	17.8%	13.0%	16.9%
Percent low wage employees **								
50% or more low wage	23.3%	13.4%*	19.7%	27.7%	27.2%	20.8%	20.3%	24.1%
Less than 50% low wage	16.3%	15.0%	13.5%	15.6%	17.0%	17.9%	14.6%	17.2%
Unknown	18.4%	17.2%	11.1%*	19.3%	16.1%	19.2%	15.4%	18.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.b(1996) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	1.09%	1.09%	0.84%	0.78%	0.94%	0.65%	0.57%
Industry group **								
Agric., fish., forest.	2.60%	--	--	--	--	--	3.69%	4.67%
Mining	4.62%*	0.88%*	1.01%*	13.02%	8.49%	2.59%*	5.20%*	5.55%*
Construction	2.07%	5.83%	3.16%*	2.94%	4.16%	3.35%	2.68%	2.68%
Manufacturing	0.98%	5.59%*	2.04%	2.10%	3.08%	1.65%	2.30%	0.91%
Transp., commu., util.	1.80%	5.27%*	5.00%*	3.33%	4.72%	2.37%	3.99%	2.08%
Wholesale trade	1.55%	2.52%	3.05%	1.95%	3.40%	2.37%	1.68%	1.62%
Retail Trade	1.25%	2.90%	2.15%	1.83%	2.99%	1.88%	1.29%	1.39%
Fin., ins., real est.	1.05%	2.36%	3.42%*	5.00%	3.45%	1.70%	1.48%	1.28%
Services	1.11%	1.46%	1.69%	1.54%	1.31%	2.31%	1.14%	1.25%
Unknown	5.05%*	5.02%*	0.00%	0.00%	0.00%	0.00%	5.05%*	0.00%
Ownership								
For profit, incorporated	0.35%	1.61%	1.32%	1.16%	0.98%	0.89%	0.91%	0.38%
For profit, unincorporated	3.04%	2.25%	3.58%*	6.82%	2.32%	7.22%	1.77%	3.98%
Nonprofit	0.76%	7.04%*	2.45%*	1.64%	1.98%	1.46%	1.64%	1.05%
Unknown	2.48%	11.66%*	8.31%*	4.72%*	2.78%	3.70%*	10.34%*	2.65%
Age of firm								
Less than 5 years	1.96%	3.04%	4.22%*	2.57%	5.41%	8.18%*	2.50%	2.81%
5-9 years	0.91%	1.55%	2.17%	2.39%	3.28%*	4.30%	1.10%	1.25%
10-19 years	0.99%	2.45%	1.71%	1.90%	3.52%	2.98%	1.58%	1.34%
20 or more years	1.41%	2.35%	1.31%	1.98%	1.64%	2.12%	0.91%	1.61%
Unknown	0.92%	7.10%	5.03%	3.38%	1.41%	1.28%	2.63%	0.91%
Multi/single status								
2 or more locations	0.51%	6.23%	2.59%	2.73%	0.86%	0.83%	1.13%	0.51%
1 location only	1.33%	1.09%	1.15%	1.31%	1.42%	9.33%	0.80%	2.57%
Percent full-time employees								
Less than 25%	2.20%	3.86%*	5.66%*	4.55%	6.03%	3.94%	3.07%	2.65%
25-49 %	1.32%	4.41%*	5.61%*	3.25%	4.78%	3.08%	5.09%	1.72%
50-74 %	1.93%	4.38%	2.31%	2.25%	3.76%	2.80%	2.45%	2.59%
75% or more	0.64%	1.29%	1.42%	0.88%	0.90%	1.06%	0.81%	0.65%
Union presence								
No union employees	0.69%	1.29%	1.18%	1.14%	1.02%	1.37%	0.79%	0.77%
Has union employees	1.54%	8.65%*	2.94%*	2.39%	2.77%	2.33%	2.90%	1.89%
Unknown	0.89%	3.95%	3.75%*	2.32%	1.85%	0.98%	2.29%	0.93%
Percent low wage employees **								
50% or more low wage	1.49%	4.82%*	4.51%	2.56%	3.45%	3.90%	3.14%	2.12%
Less than 50% low wage	0.54%	1.51%	1.22%	1.19%	1.18%	1.56%	0.55%	0.76%
Unknown	0.98%	4.38%	4.15%*	3.04%	1.58%	1.23%	2.16%	1.08%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

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